PAYMENT MANAGEMENT

ABSTRACT OF THE DISCLOSURE

A method and system of effecting a payment from a payor in response to a payment request, comprising selecting a payment method from a set of payment methods. The payment method may be independent of a payment method selected for a payee. The payment may be effected by transmitting a message comprising a get funds trigger, a get funds type, a send funds trigger, and a send funds type, corresponding to the payment transaction. A method and system may receive a plurality of payment transaction notices, calculating a net account status value based on the plurality of transaction notice, and executing payment of the net account status value.

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